



EMPLOYEE RESOURCE GUIDE

COVID-19 & BEYOND

ISSUED BY:



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Contents

Face Covering Policy	6
Agencies	6
Employees	6
Visitors	7
Health and Temperature Screening Policy	8
Two-Step Screening Process	8
Health Screening Questions	8
Temperature Check	9
Consequences of Refusing Screening	9
COVID-19 Testing.....	10
.....	10
Social Distancing Requirements	11
Children at Work.....	11
Leave Options	12
Telecommuting	12
Valuing Diversity and Inclusion	13
Performance Evaluation.....	13
Employee Recognition Methods.....	14
Recruitment	15
Hiring and Selection.....	16
Health and Wellness	17
Physical Health Services	17
KEHP Healthcare.....	17
Pharmaceutical Services	17
Other KEHP medical services	18
24/7 NurseLine: 877-636-3720.....	18
SOLERA (Diabetes Prevention): 844-206-3728	18
SmartShopper (KEHP's transparency shopping tool): 855-869-2133	19
StayWell – 866-746-1316.....	19
HealthEquity/WageWorks: 877-430-5519	20

Flexible Spending Accounts (FSAs).....	20
Healthcare FSA.....	20
Child and Adult Daycare FSA.....	21
Health Reimbursement Accounts (HRAs).....	21
Integrated HRA.....	21
Waiver HRA.....	22
Waiver General Purpose HRA.....	22
Waiver Limited Purpose HRA.....	23
LiveHealth Online – Medical.....	23
Future Moms: 844-402-5347.....	23
Domestic Violence.....	24
Workspace and Ergonomics.....	24
High-Risk Groups.....	25
Mental Health Resources.....	25
For Employees.....	25
Kentucky Employee Assistance Program.....	26
LiveHealth Online – Behavioral.....	26
Other resources to help with your mental well-being:.....	26
Videos to Watch.....	27
Coping with Grief.....	27
Alcohol and Substance Abuse.....	27
Child Mental/Physical Health.....	28
Rethink: 800-714-9285 or support@rethinkbenefits.com.....	28
Child Abuse.....	29
Reporting Child Abuse.....	29
Impacts of COVID-19 on Children.....	30
LiveHealth Online for Children.....	30
Medical.....	30
Behavioral.....	30
Social Health.....	31
Resources for Managers:.....	32
Tips for Managing Telecommuting Employees.....	32
Tips for Managing Virtual Meetings.....	33

Tips for Employees Returning to Work..... 34

 Other Resources 34

 Videos to Watch..... 34

Financial Health 35

 Kentucky Public Employees’ Deferred Compensation Authority (KDC)..... 35

 Life Insurance 36

 Kentucky Retirement Systems 36

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Background/Introduction

On March 6, 2020, Governor Beshear signed Executive Order 2020-215 declaring a State of Emergency for the Commonwealth of Kentucky in order to take all measures necessary to protect the citizens of Kentucky, including state employees, from the spread of the highly contagious respiratory disease known as COVID-19. Subsequently, most state employees were directed to work from home. As the COVID-19 pandemic continues and state employees transition from Healthy at Home to Healthy at Work, we recognize that the way we work must adapt to the new “normal” of living with COVID-19. This Employee Resource Guide will help us make the required adjustments during the State of Emergency, while maintaining the health and well-being of our state employees.

In addition to this resource guide, employees are encouraged to periodically review the [Executive Branch State Employee Handbook](#), which explains laws, regulations, and policies governing employment.

Face Covering Policy

Agencies

Agencies will be required to provide two (2) cloth face coverings to employees and contractors. However, employees are permitted to wear their own cloth face coverings, provided they cover their mouths and noses.

Employees

- Employees must wear either a personal or employer-provided cloth face covering while in an Executive Branch building or office or state vehicle with other passengers. To the extent that wearing face covering while driving causes an employee to have safety concerns, such as eyeglass fogging, employees should drive separately, in which case face coverings for single occupant vehicles are not required.
- Government offices and agencies must ensure that employees/contractors wear face coverings for any interactions between co-workers or while in common travel areas of the office (e.g., hallways, conference rooms, bathrooms, entries and exits).
- Face coverings will be required to be worn during an employee's scheduled work hours while performing job duties on or off the work premises. Employees who can safely practice social distancing in their office or work location may remove their face coverings.
- Face-to-face meetings should be avoided or limited. In the event that face-to-face interaction occurs, individuals are required to wear a face covering. This applies even if individuals can safely social distance.
- In the event that the face covering becomes visibly soiled, saturated, or damaged while working, a new face covering must be obtained.
- Ideally, personal and employer-provided cloth face coverings should be washed each day after use. It is important that a fabric face covering is completely dry before wearing it, as its ability to capture particles is diminished when wet.
- Employees may submit accommodation requests to the agency Human Resources (HR) office for consideration if the employee is unable to wear a face covering because of an underlying medical condition.



Visitors

All visitors will be required to wear a face covering while present in Executive Branch buildings/offices. If a visitor chooses not to wear a face covering, they will not be permitted to enter the building/office. If a visitor does not have a face covering upon arrival, an agency may provide a face covering to the individual. Visitors will be required to comply with the requirements of EO 2020-856 (or the most recent face covering Executive Order), 902 KAR 2:210E, and the universal face covering requirements located at [HealthyAtWork.ky.gov](https://healthyatwork.ky.gov). Please note, pursuant to EO 2020-856, the following individuals are exempt from wearing a face covering:

- Children who are age 5 or younger;
- Any person with a disability, or a physical or mental impairment, that prevents them from safely wearing a face covering;
- Any person who is deaf or hard of hearing and is actively communicating, or any person who is actively communicating with someone who is deaf or hard of hearing, and is able to maintain a safe distance of six feet from all individuals who are not members of that's person's household;
- Any person engaged in work that a state or federal regulator has concluded would make wearing a face covering a risk to their health or safety;
- Any person who is seated and actively consuming food or beverage at a restaurant, bar, or other establishment that offers food or beverage service;
- Any person who is obtaining a service that requires temporary removal of the face covering in order to perform the service;
- Any person who is required to temporarily remove their face covering to confirm their identity or for security or screening purposes;
- Any person who is giving a speech or broadcast to an audience and is able to maintain a safe distance of six feet from all individuals who are not members of the person's household;
- Any person who is in a swimming pool, lake, or other body of water;
- Any person who is actively engaged in exercise in a gym or indoor facility so long as six or more feet of separation between individuals exists, and where the gym or indoor facility engages in required cleaning;
- Any person who is actively participating in athletic practice, scrimmage, or competition that is permitted under separate Healthy at Work requirements or guidance available online at: <https://healthyatwork.ky.gov>; or
- Any person who is engaged in a lawful activity where federal or state law prohibits wearing a face covering.

Employees and visitors who do not comply with this policy may be denied service or may be denied entry to or removed from Executive Branch buildings/offices. Employees may also be subject to corrective or disciplinary action.

Health and Temperature Screening Policy

Two-Step Screening Process

Employees should not report to work if they are having any symptoms of COVID-19. All employees shall undergo a health screening and temperature check prior to beginning work each day to minimize the spread of COVID-19. These health screenings and temperature checks may be administered on-site or may be self-administered by an employee prior to arriving at work.

Health Screening Questions

At locations where screening by medical professionals or other properly trained employees is available, preceding a temperature check, employees and visitors will be asked a series of questions to determine whether they present a significant risk of spreading COVID-19, based upon current CDC-recognized COVID-19 symptoms and risk factors, to include the following:

- 1) Have you had any of the CDC-recognized COVID-19 symptoms or been diagnosed with COVID-19 since your last day at work or the last time you were in this building?
- 2) Has anyone in your household shown symptoms or been diagnosed with COVID-19?
- 3) Have you been in close contact with anyone exhibiting COVID-19 symptoms or who has been diagnosed with COVID-19?

If the person being screened answers all of the health screening questions in the negative, that person may proceed to the second step of screening, the temperature check.

However, if a state employee or visitor answers any of the health screening questions in the affirmative, that person will be denied admittance to the Executive Branch building or office. If the person who answered positively to one or more of the screening questions is an employee, that person will be advised as to “next steps,” which will include direction to immediately contact their supervisor. The supervisor will consult with HR and may direct the employee to consult with a health care provider before returning to work.

At locations where screening by medical professionals or other properly trained employees is not available, employees will be required to complete and submit a self-assessment form provided by the agency (preferably, within one (1) hour prior to their arrival).

Temperature Check

Employees and visitors must have their temperatures checked in the following manner prior to being admitted to an Executive Branch-owned or Executive Branch-operated facility:

- 1) Temperature checks will occur prior to entrance to any Executive Branch-owned or Executive Branch-operated facility;
- 2) Temperature checks may be conducted by a person properly trained and designated to perform such checks, which may include medical professionals, third party contractors, or other state employees trained and authorized for such duties. In Executive Branch buildings or offices occupied by medical professionals, those medical professionals will administer the temperature checks;
- 3) At locations where screening by medical professionals or other properly trained employees is not available, employees will be required to conduct their own temperature checks at least once every twenty-four (24) hours (ideally, within one (1) hour of reporting to the workplace) and should continue to self-monitor for symptoms of COVID-19 throughout the day;
- 4) On-site temperature checks shall be conducted using an infrared thermometer or a similar no-contact device, or a thermal imaging camera (where available); and
- 5) If an employee or visitor has a temperature of 100.5° F or higher, the employee may be tested again. If the second reading is less than 100.5° F, the person may be admitted to the facility.

If an employee or visitor has a temperature of 100.5° F or higher, even after two temperature checks, that person will not be allowed to proceed past the temperature checkpoint. If the person is an employee, that person will be advised as to “next steps,” to include direction to immediately contact their supervisor. The supervisor, after consultation with HR, may then direct the employee to consult with a health care provider before returning to work.

Consequences of Refusing Screening

Based upon the State of Emergency declared by Governor Beshear in Executive Order 2020-215 and the Governor’s continuing mandate to protect the citizens of the Commonwealth of Kentucky, any person who refuses to have their temperature checked or to answer screening questions, may be denied admittance to any Executive Branch building or facility. Employees may also be subject to corrective or disciplinary action for failure to comply with screening requirements.

COVID-19 Testing

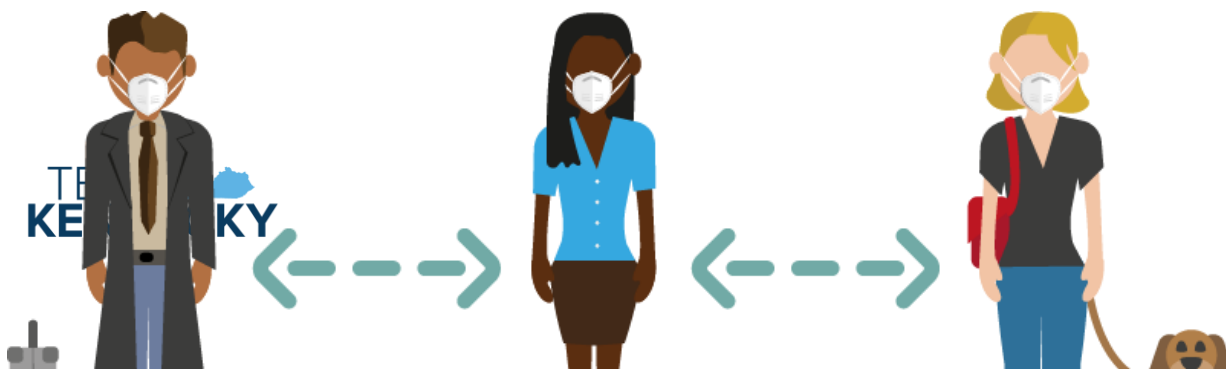
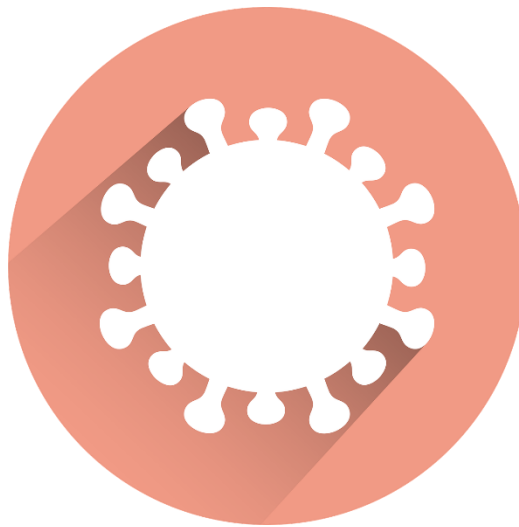
The Commonwealth has partnered with First Care Clinics to provide testing opportunities for state employees and contractors. Employees and contractors can receive COVID-19 testing at any of the 13 First Care Clinics' testing sites throughout the state or the drive-thru testing site located at the Sower Building in Frankfort. First Care testing sites can be found at: <https://firstcareclinics.com/locations>.

With supervisor prior-approval, all Executive Branch state employees will be given up to two (2) hours to register for and complete their test at any of the locations on the below tentative testing dates:

November 17-19

December 15-17

In addition to the above testing opportunities, employees are highly encouraged to seek COVID-19 testing on a regular basis.



Social Distancing Requirements

- Employees may be authorized by their employing agency to telecommute during the COVID-19 pandemic.
- Government offices and agencies should provide services and conduct business via phone or internet to the greatest extent practicable.
- Employees should use digital rather than paper formats to the greatest extent practicable. Employees should seek e-signature and in-person services guidance from their supervisors.
- Government offices and agencies must conduct meetings with constituents over the phone or internet to the greatest extent practicable. Where in-person meetings with constituents cannot be avoided, public employees must wear face coverings and remain six (6) feet apart from the constituents. When six (6) feet of physical distancing is not feasible, employees should consult with their supervisors for further directions.
- Employees should minimize contacts between other public employees/contractors/constituents.
- Access to common areas will be restricted in order to maximize social distancing and reduce congregating. These common areas include, but are not limited to, waiting rooms, breakrooms, and vending areas. Employees should consider staggering break and meal periods in order to maximize social distancing.

Children at Work

Employees are prohibited from bringing their children to work. Based on the Centers for Disease Control and Prevention's (the "CDC") recommendation of social distancing of at least (6) six feet and the Governor's order to reduce people in state buildings, having our children at work does not further these goals in fighting the spread of COVID-19.

The COVID-19 pandemic is challenging, complex, and constantly evolving, but employees must work together and diligently follow the mandates set forth by the CDC and the Governor in order to limit exposure to COVID-19 and to protect our citizens and children from spread of the virus.

HR directors and supervisors have been asked to allow telecommuting as liberally as possible during the State of Emergency, where duties can be performed remotely. However, employees should be reminded that telecommuting is not designed to be a replacement for appropriate child care.

In addition, an employee's schedule can be modified, within reason, to include splitting the shift during a workday, flexible hours worked per day, and telecommuting on weekends. Employees may also be eligible for emergency Family Medical Leave (EFML) pursuant to the Families First Coronavirus Response Act (FFCRA). The goal is to continue governmental services and duties, while being aware of employee circumstances.

Leave Options

An employee has several options available if he or she is unable to work or telecommute due to one of the following:

- (1) Is subject to a federal, state, or local quarantine or isolation order related to COVID-19;
- (2) Has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
- (3) Is experiencing symptoms of COVID-19 and seeking medical diagnosis;
- (4) Is caring for an individual who is subject to a federal, state, or local quarantine or isolation order related to COVID-19 or an individual who has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
- (5) Is caring for their child whose school or place of care is closed, or their child care provider is unavailable, due to COVID-19 related reasons; or
- (6) Believes he or she has been directly exposed to COVID-19.

These leave options include the following:

- Kentucky Emergency Paid Sick Leave;
- Families First Coronavirus Response Act Leave: <https://www.dol.gov>; or
- Accrued Leave (Annual, Compensatory, Sick)

If an employee falls into any of the six (6) categories above, he or she should contact his or her supervisor or the agency HR office.

Telecommuting

Each agency will have a telecommuting policy. Employees should contact their agency HR office with any questions.

Valuing Diversity and Inclusion

The contributions of all employees should be valued and respected. As a result of the COVID-19 pandemic, now more than ever, please be mindful of the importance of maintaining a culture of respect in the workplace and while working from home. Professionalism by employees in all communications (in-person, by phone, or electronically) is of the utmost importance, with those we serve, as well as co-workers and vendors. Offensive comments, jokes, emails, social media posts, and any other form of negative communications are strictly prohibited. Employees must maintain a professional appearance and workspace (on-site or remote) during the work day and refrain from offensive clothing, signs, etc. Let's work together to maintain a workplace environment that values diversity and inclusion and is committed to providing excellent service to the citizens of the Commonwealth.

Performance Evaluation

During the COVID-19 State of Emergency, agencies will continue to comply with the applicable performance management deadlines established by 101 KAR 2:190. The Commonwealth's performance management and evaluation process of eligible state merit employees is an important part of an employee's work life. The system establishes clear performance goals, recognizes outstanding performance, and encourages productive communication with employees and managers.

As we navigate many changes in work life due to the COVID-19 pandemic, consistency in processes like performance management are crucial to maintaining employee engagement and normalcy during this unsettling time. It is important for managers and employees to continue the performance management process, including having regular conversations about performance. Frequent communication and feedback helps employees remain productive and move forward during this challenging time.

Performance management is about not only completing performance plans, interims reviews, and annual evaluations, but it also focuses on frequent, informal conversations between managers and their employees. These informal conversations consisting of coaching, feedback, and support to employees on their work tasks, goals, needs, and accomplishments related to the duties and expectations of their position are especially important during this time. Managers should be sure to clarify roles and expectations and be open to making adjustments, if needed.

Individualized coaching to each employee is more important than ever. Managers should establish and remind employees of training requirements during the performance year. Managers need to check in with each team member to understand their work conditions, concerns, and questions. Due to frequent changes, managers will have to be diligent about maintaining communication, which may require frequent conversations with employees. Agency HR offices should continue to encourage interaction between managers and employees, particularly when expectations regarding how employees accomplish work may continue to change.

For more information on performance management, check out the [performance management website](#). If you have questions, please contact your Agency Performance Management Administrator.

Employee Recognition Methods

Within MyPURPOSE, there are several options for supervisors and employees to recognize one another. For instance, supervisors and employees have the ability to award badges and to provide feedback to one another (peer-to-peer, manager-to-employee, or employee-to-manager). Employees also receive recognition after completion of training courses in CommonwealthU.

Badges and feedback acknowledge that an employee's work is valued and appreciated, which helps to increase employee morale. Employee recognition helps build a supportive work environment and increases employee motivation and retention. Badges are also useful during the employee evaluation process when the supervisor is documenting employee performance. Click [here](#) for more information on badges and see the *"Awarding Badges and Giving Feedback"* document for step-by-step instructions on how to award a badge in MyPURPOSE.



Recruitment

Due to the COVID-19 pandemic, organizations are adjusting key practices to prioritize the health and safety of employees and communities. Many in-person activities are transitioning to a virtual platform. As we navigate many changes during this time, recruitment and hiring in the Commonwealth is ongoing.

The Personnel Cabinet continues recruitment efforts for the Commonwealth, such as participating in virtual community events and career fairs, promoting employment through social media outlets, and actively collaborating with community partners on hiring initiatives.

All available job opportunities may be located on MyPURPOSE, the Commonwealth's talent management system. Featured job opportunities are shared daily on LinkedIn and Facebook.

The Personnel Cabinet administers a [Commonwealth LinkedIn account](#) as a tool to assist in recruiting and broadening our applicant pool. LinkedIn is a professional business and employment networking service that allows members to create profiles and "connections" to each other on an online social network. To ensure success of these recruitment efforts, please be sure to Like, Follow, and Share our content with your Friends!

Any manager seeking recruiting assistance for an available job opportunity is encouraged to reach out to his or her agency HR office for more information.

Employees, remember, through the MyPURPOSE Career Center, you can search and apply to career opportunities that interest you by uploading a resume or completing an application. You can also check on the status of your job submissions and refer jobs to your friends!

As public employees, we strive for a higher purpose – to make a difference in the lives of others. The diversity of our culture, our workforce, and the broad customer base we serve support interesting, challenging, and diversified career possibilities in an environment beyond any other. Our expertise is varied and vast - from professional and technical, to clerical and industrial.

Our talented team members join our ranks, and stay, for a variety of reasons – competitive benefits, growth and learning opportunities, flexibility, training, and the personal fulfillment in serving our community. While applicants may come for a job, we hope they stay for a career, and make a difference for a lifetime! It is our shared purpose.

Hiring and Selection

To adapt to the changing environment created by COVID-19, employers must reevaluate and revise their traditional hiring practices. How agencies interview, screen, and onboard new hires may be different during this time.

In response to the COVID-19 pandemic, while traditional interviews may be conducted in accordance with applicable policies (face coverings, social distancing, etc.), agencies are encouraged to conduct interviews virtually whenever possible. Therefore, the Executive Branch Classified Hiring and Selection Procedure has been updated to include a special notice for candidates selected for interviews that will be conducted face-to-face. A *COVID19 Health Self-Assessment Notice for Candidates Selected for Interviews* reference has been added to the applicable procedure document, and the template notice has been added to the Personnel Cabinet website ([Resources/Managers/Tools-Hiring&Selection](#)) and the HR website ([Resources/Reference-Hiring&Selection](#)).

Conducting interviews virtually may be new to many managers. If a decision is made to use video interviews as part of a hiring process, it is a best practice to be consistent and conduct video interviews with all candidates selected for an interview.

See below tips for hiring managers/staff conducting virtual interviews:

- **Be prepared** - As with any interview, familiarize yourself with the candidate's application and the job description in advance. It is important to give the virtual interview the formality of an in-person interview. Inform the candidate of interview panel participants. Regardless of the technology platform utilized for the interview, test the technology and ensure it is working properly in advance of the scheduled interview.
- **Remove distractions** - During the interview, be sure to position yourself away from distractions, including your cell phone, as you would in an in-person interview. Also, be aware of and eliminate other possible distractions in your environment. Lastly, be sure to have an appropriate visual background for your virtual interview.
- **Reinforce employer brand** - Ensure interviewers at all stages of the recruitment and hiring and selection process convey a consistent message about your agency's mission, values, and purpose. Like face-to-face interviews, be sure to take the time to share information about your agency, the position, and the benefits of joining the Commonwealth of Kentucky - an Employer of Choice.
- **Give time to the candidate and other members of the interview panel** - After a candidate answers a question, pause to ensure the candidate is finished with their response before moving onto the next question. This is necessary to account for time lags and lack of usual social cues due to the virtual environment. Be sure to allow adequate time for

participants, candidates, and panel members in the interview to finish their question or comment before moving on.

- **Maintain open communication** - Keep candidates well informed at each stage of the interview and hiring and selection process. Without being able to give candidates a warm, in-person greeting, it is especially important to show the candidate their time and efforts are valued. Finally, provide information on next steps and follow up timely after the interview.
- **Position Training Plans:** Managers should develop a detailed position training plan for new employees, catering to (as appropriate) an onsite or remote workstation. This should include: (1) required enterprise new employee onboarding/training and (2) necessary agency specific on-the-job training, policy training, or practical/technical skills required for the position.

Health and Wellness

Physical Health Services

KEHP Healthcare

Kentucky Employees' Health Plan (KEHP) – Response to the pandemic: The KEHP made several changes to address the coronavirus. If you are a KEHP member, these changes will help you access coverage during the pandemic:

- No member cost share for all COVID-19 screening and testing which may be provided at a doctor's office, lab, urgent treatment center, emergency room, hospital, or through telehealth;
- Free access to telehealth medical and behavioral health services through LiveHealth Online (LHO). (See below for more information regarding accessing services through LHO);
- Flexible Spending Account (FSA) election change allowed without a qualifying event on a prospective basis;
- Reimbursement from a Health Reimbursement Arrangement (HRA) or a Health FSA permitted for over-the-counter medications and menstrual care products.
- If you are not a KEHP member, check with your health insurance carrier to see what services are available.

Pharmaceutical Services

- KEHP members can receive prescriptions by home delivery through CVS Caremark Mail Service. Call 866-601-6934.



Other KEHP medical services

24/7 NurseLine: 877-636-3720

If you have an emergency or questions for a nurse, KEHP members can call around the clock 24/7. The NurseLine provides members with accurate health information anytime of the day or night. Members will receive one-on-one counseling with experienced nurses via a convenient toll-free number (877-636-3720). A staff of experienced nurses is trained to address common healthcare concerns such as medical triage, education, access to healthcare, diet, social and family dynamics, and mental health issues. Specifically, the 24/7 NurseLine features:

- A skilled clinical team — a registered nurse (RN) who helps assess systems, understands medical conditions, ensures you receive the right care in the right setting, and refers you to programs and tools appropriate for your condition.
- Bilingual RNs, language line and hearing impaired services.
- Access to the AudioHealth Library, containing hundreds of audiotapes on a wide variety of health topics.
- Proactive callbacks within 24 to 48 hours, referrals to 911 emergency services, poison control, and identification of emergent or urgent care for children.
- Referrals to relevant community resources.

SOLERA (Diabetes Prevention): 844-206-3728

Solera administers KEHP's diabetes prevention program. One in three Americans have prediabetes, yet 90% of them do not know they have it. There are four factors that put you at risk for diabetes: being overweight, high blood pressure, smoking, and inactivity. The good news is there are things you can do to delay and potentially even prevent diabetes.

KEHP members who believe they are at risk for getting diabetes can go to <https://solera4me.com/en/kehpn> to learn more and take a short one-minute quiz.

Solera's diabetes prevention program is free to KEHP members who qualify. The program is a 16-week course that includes access to a personal health coach, weekly sessions, small group support, and tools like a wireless scale or activity tracker. Members can choose to participate virtually through providers such as Weight Watchers, Yes Health, Health Departments, and more.

[KEHP Solera Flyer](#)

SmartShopper (KEHP's transparency shopping tool): 855-869-2133

General and Preventive Medical Procedures: With the onset of the COVID-19 pandemic, many individuals delayed elective surgeries and found it difficult to schedule preventive appointments with health care providers. Now that providers are opening back up, it's time to schedule preventive procedures such as mammograms and colonoscopies that you may have missed.

When scheduling preventive or other medical procedures such as an MRI, KEHP members are encouraged to take advantage of the free SmartShopper program and shop for the most cost-effective provider. By choosing the most cost-effective provider, KEHP members can earn cash, up to \$500.

Medical Expertise Guide (MEG): If you expect to have a total knee replacement, total hip replacement, knee revision, or hip revision soon, MEG can guide KEHP members to the right provider. MEG gives members quality scores on in-network surgeons and hospitals and access to a clinically trained surgical concierge. The surgical concierge will help members evaluate options to match them with the right surgeon at the right location, so they'll have the best outcome. MEG also assists with scheduling appointments, coordination of care, and pre-and post-surgery follow-up. If a KEHP member chooses the location/surgeon suggested by MEG, they will earn a cash incentive of \$500.

StayWell – 866-746-1316

StayWell administers KEHP's LivingWell wellness program. The wellness program focuses on helping KEHP members achieve physical, mental, social, and financial health goals. The wellness program allows members to earn up to \$200 per year in rewards, in the form of gift cards and merchandise, for participating in wellness activities. Members can also earn up to \$480 per year in premium discounts by fulfilling the LivingWell Promise that consists of completing either a Health Assessment or a Biometric Screening between January 1 and July 1.

KEHP members who have not registered to access StayWell services, should follow these steps:

- First, check your *physical* mailbox for a letter sent to you from KEHP and follow the instructions in it to access the text message registration URL and register your phone number.
- Once you receive your confirmation text message, head to KEHPlivingwell.com. You do not need to reply to the text message.
- If you have not yet set up an account this year, go ahead and click 'sign up' in the top right corner of the page to set up your account.
- If you have an existing account, you need to reset your password through the 'forgot your password?' button on the login screen. Utilize the password reset email you receive to update your password.
- You'll be prompted to enter a validation code, which you will receive over text message.

- Upon first login, you'll be prompted to complete your health assessment! You can always access your unfinished or completed health assessment from the left-hand side of the home dashboard.

See the StayWell “Healthy At Home Checklist” for some tips to help you maintain or start healthy habits while you are working from home.

[Healthy at Home Checklist](#)

HealthEquity/WageWorks: 877-430-5519

HealthEquity, formerly referred to as “WageWorks,” administers KEHP’s flexible spending account (FSA) and health reimbursement arrangement (HRA) accounts. HealthEquity also administers COBRA benefits for employees that lose KEHP coverage due to certain causes.

FSA and HRA accounts cover expenses incurred during the calendar plan year, as long as the account is active. Employees have until March 31 of the year after the plan year to submit expenses for reimbursement.

Flexible Spending Accounts (FSAs)

Healthcare FSA

With a Healthcare FSA, employees can deposit up to \$2,700 in 2020 and \$2,750 in 2021 into an account to pay for eligible medical expenses. Funds in a Healthcare FSA are pre-tax, saving employees money on the amount of income taxes they pay. To see how much you can save with a pre-tax Healthcare FSA, review the savings calculator:

<https://www.wageworks.com/kehp/hcfsa/fsa-savings-calculator/>

The Healthcare FSA can be used to pay for out-of-pocket healthcare expenses, such as deductibles, co-payments, and co-insurance for medical claims, prescriptions, over-the-counter medications and supplies, and menstrual care products. You can also use a Healthcare FSA to pay for dental and vision costs.

To learn more about the Healthcare FSA, please review the following documents:

[Flexible Spending Account](#)
[Healthcare Flexible Spending Account](#)

Child and Adult Daycare FSA

If an employee needs daycare for a child or an adult while the employee goes to work, the employee should consider opening a Child and Adult Daycare FSA.

Employees can deposit pre-tax funds from their paycheck, saving money on the amount of income taxes they pay. The minimum amount an employee can contribute is \$120 per year, up to the maximum amount per year, per federal law that is based on the employee's tax-filing status:

- Married, filing a joint return \$5,000;
- Head-of-household \$5,000; and
- Married, filing separate returns \$2,500.

The Child and Adult Daycare FSA can be used to pay eligible expenses such as:

- Child or adult care (during work hours only);
- Preschool;
- Summer day camp;
- Before and after-school care; and
- Elder daycare expenses for dependent adults.

Employees can arrange for convenient direct payments to the daycare provider using the Pay-My-Provider option on the EZ Receipts app, or employees can pay child and adult daycare expenses directly to the provider and request reimbursement.

To learn more about the Child and Adult Daycare FSA, please review the following document:

[Child and Adult Daycare FSA](#)

Health Reimbursement Accounts (HRAs)

KEHP offers two types of HRAs: An HRA integrated with certain health plans and a Waiver HRA for employees who determine that there is no need for health insurance

Integrated HRA

Employees that choose the LivingWell CDHP health plan automatically receive an HRA with the plan funded as follows:

- Single plan \$500
- Family plan \$1,000

[LivingWell CDHP with HRA](#)

Employees that choose the LivingWell Basic CDHP health plan automatically receive an HRA with the plan funded as follows:

- Single plan \$250
- Family plan \$500

[LivingWell Basic CDHP with HRA](#)

The Integrated HRA can be used to pay for out-of-pocket healthcare expenses, such as deductibles, co-payments, and co-insurance for medical claims, prescriptions, over-the-counter medications and supplies, and menstrual care products. You can also use the Integrated HRA to pay for dental and vision costs.

Waiver HRA

For those employees who feel as though they do not need health insurance, KEHP offers two types of Waiver HRAs: The Waiver General Purpose HRA and the Waiver Limited Purpose HRA, formerly called the Waiver Dental/Vision Only HRA.

Waiver General Purpose HRA

The Waiver General Purpose HRA is funded by the employer, up to \$2,100 a year. An employee is eligible for the Waiver General Purpose HRA only if the employee, and the employee's spouse and dependents, if applicable, have other group health plan coverage. An employee that elects a Waiver General Purpose HRA must attest that the employee and, if applicable, the employee's spouse and dependents are enrolled in another group health plan that provides minimum value. A "group health plan" refers to coverage provided by an employer, an employer organization, or a union. A "group health plan" does not include individual policies purchased through the Marketplace or governmental plans such as TRICARE, Veteran's Benefits, Medicare, or Medicaid.

The Waiver General Purpose HRA can be used to pay for out-of-pocket healthcare expenses, such as deductibles, co-payments, and co-insurance for medical claims, prescriptions, over-the-counter medications and supplies, and menstrual care products. You can also use the Waiver General Purpose HRA to pay for dental and vision costs.

For more information on the Waiver General Purpose HRA, please review the following document:

[Waiver General Purpose HRA](#)

Waiver Limited Purpose HRA

If an employee determines that he or she does not need insurance, but does not meet the eligibility requirement for the Waiver General Purpose HRA, the employee may choose the Waiver Limited Purpose HRA. The Waiver Limited Purpose HRA is funded by the employer, up to \$2,100 a year and can be used to pay for dental and vision expenses. For more information on the Waiver Limited Purpose HRA, please review the following document:

[Dental/Vision Only HRA](#)

LiveHealth Online – Medical

- Kentucky Employees' Health Plan (KEHP) members have access to medical services through LiveHealth Online (LHO).
- LHO can help with a variety of conditions such as fever, sore throat, cough and colds, flu, urinary tract infections, sinusitis, allergies, eczema, and heartburn.
- All services provided through LHO are virtual.
- There is no cost for the visits on LHO for KEHP members.
- Visit with an in-network board certified doctor 24/7, 365 days a year.
- Doctors can send prescriptions to the pharmacy you select if medically necessary.
- Employees who are not KEHP members should check with their health insurance carrier to see if virtual medical services are available. If no such services are available, you can use LHO for a fee.
- To learn more about LHO and how to access services, visit [LiveHealth Online](#).

Future Moms: 844-402-5347

The Future Moms program is FREE for KEHP members! Future Moms helps all expectant mothers focus on early prenatal interventions, risk assessments, and education. The program includes special management emphasis for expectant mothers at highest risk for premature birth or other serious maternal issues. The program consists of nurse coaches supported by pharmacists, registered dietitians, social workers, and medical directors.

Having a healthy baby is every mom's goal, and it starts with a healthy pregnancy. You want to make the right choices and take care of yourself. Sign up as soon as you know you are pregnant. Just call Anthem toll free at 844-402-KEHP (5347). One of Anthem's registered nurses will help you get started. You'll get:

- 24/7 phone access to a nurse coach who can talk with you about your pregnancy and answer your questions;
- "Your Pregnancy Week by Week," a book to show you what changes you can expect for you and your baby over the next nine months; and

- Useful tools to help you, your doctor, and your Future Moms nurse coach track your pregnancy and spot possible risks.

Domestic Violence

The American Psychological Association reports that 1 in 3 women and 1 in 4 men in the United States have experienced violence from an intimate partner in their lifetime. For some, staying at home during the pandemic increases the risk for domestic violence. If you are experiencing domestic abuse, below are resources to help:

- [Staying Safe During COVID-19](#) (National Domestic Violence Hotline)
- <https://www.apa.org/topics/covid-19/domestic-violence-child-abuse> (American Psychological Association (APA))
- <https://www.crisistextline.org/> (Crisis Text Hotline)
- <https://www.apa.org/topics/violence/partner> (APA)

Workspace and Ergonomics

Follow these tips to set up an ergonomically appropriate home office:

- Use a hard flat surface like a desk or table on which to work – a couch or bed does not make a good workstation;
- Use an external mouse and keyboard to help maintain a neutral work position and keep frequently used items close to you;
- Make sure the monitor and paperwork are directly in front of you, to keep your neck in a straight and neutral position;
- Keep your monitor at eye level or slightly below to assist with a neutral position for your neck. Use books to raise your laptop if it is too low;
- Keep your wrists as straight as possible while typing;
- Keep your feet flat on the floor and maintain your knees at a 90-degree angle. Use a foot rest or box top to help raise your feet;
- Use a cushion or pillow if you need to sit higher to reach your keyboard;
- Change tasks during the day and take periodic breaks;
- Avoid screen glare by placing your monitor away from windows.
- Tilt your monitor slightly downward to prevent glare from overhead lights.

High-Risk Groups

If you have a pre-existing condition such as diabetes, cancer, weakened immune system, COPD, obesity, and others, you may have a high risk at contracting the coronavirus. Older adults also are in a high-risk group, which increases the risk in older adults with underlying medical conditions. Click on the links below to learn more about high risk groups based on age and pre-existing medical conditions:

- [Increased Risk Medical Conditions \(CDC\)](#)
- [People at risk of COVID-19 illness \(CDC\)](#)
- [Who's at higher risk of serious symptoms? \(Mayo Clinic\)](#)
- [COVID-19: vulnerable and high risk groups \(WHO\)](#)

Other individuals that may be at high risk include individuals of a certain race or ethnicity, individuals who live in rural areas, those who are homeless, individuals residing in nursing homes, individuals with disabilities, developmental disorders, or behavioral disorders, those who are pregnant or breastfeeding, and others. Click [here](#) to learn more about other high risk groups.

Mental Health Resources

For Employees

Whether you are in the workplace or working at home, the coronavirus pandemic has left many of us anxious and stressed. You may have worries about finances, your health, your children/childcare, or your job. It is important you know that you are not alone. We all have some level of anxiety about what we are experiencing and what the future looks like. Below are some tips and resources from the CDC that may help reduce your anxiety and stress:

- Talk to your manager about job stressors;
- Recognize there are things you cannot control. Do your best with what you have;
- Develop a consistent daily routine. Take breaks, keep a regular sleep schedule, end your day on time, and get outside.
- Be informed about how to protect yourself and others during the pandemic;
- Take a break from the news;
- Practice self-care. When you wake up in the morning, brush your teeth, brush your hair, and get out of your pajamas;
- Connect with other people;
- Be aware of your mental health, and seek help when needed.

Kentucky Employee Assistance Program

- As a KY State Government employee, you may talk about your fears, anxiety, or stress with the Kentucky Employee Assistance Program (KEAP). KEAP provides confidential services for employees. Employees may contact KEAP at 502-564-5788 or 800- 445-5327. Please also review additional information on KEAP's [website](#).
- Listen to daily [wellness breaks](#).
- View recorded webinars: [Self-Care During COVID-19](#) and [Alone at Work: Isolation Risks When Telecommuting](#)

LiveHealth Online – Behavioral

- Kentucky Employees' Health Plan (KEHP) members have access to therapists and board certified psychiatrists through LiveHealth Online (LHO).
- LHO can help with issues such as stress, anxiety, depression, grief, panic attacks, coping with an illness, bipolar disorder, obsessive-compulsive disorder, and post-traumatic stress disorder.
- All services provided through LHO are virtual.
- There is no cost for the visits on LHO for KEHP members.
- You can talk to an in-network licensed therapist or board certified psychiatrist.
- Appointments are available 7 days a week, including nights and weekends.
- Employees who are not KEHP members should check with their health insurance carrier to see if virtual behavioral services are available. If no such services are available, you can use LHO for a fee.
- To learn more about LHO and how to access services, go to:

[LiveHealth Online](#)

Other resources to help with your mental well-being:

- [How to Cope with Job Stress and Build Resilience During the COVID-19 Pandemic](#);
- [Self-care tips during the covid-19 pandemic \(CDC\)](#);
- [7 Tips of Returning to Work after COVID-19 \(Mayo Clinic\)](#);
- [Coping with Stress \(CDC\)](#);
- [Coronavirus Anxiety Workbook \(The Wellness Society\)](#);
- [Coping with the Coronavirus \(Suicide Prevention Resource Center\)](#);
- [Tips for Quarantined Parents in the Times of COVID-19 \(APA\)](#);
- [Greater Good's Guide to Well-Being during Coronavirus \(UC Berkley\)](#);

Videos to Watch

- [How to Actually Work...When You're Working from Home;](#)
- [We're All Anxious Right Now: Here's How to Cope](#)

Coping with Grief

Employees may be dealing with different types of grief. Most commonly, grief arises out of the loss of a loved one. However, grief can also arise out of the loss of our normal routine. Our work schedules are different. We can no longer go out to eat on Friday night or catch a movie at a theatre. Our regular Sunday gatherings with family have been halted. We may also be grieving a job loss or the loss of financial security. Below are some resources to help you understand why you might be feeling grief and how to cope with that grief.

- [Grief and Loss \(CDC\)](#)
- [Grieving life and loss \(APA\)](#)
- [Coronavirus grief: Coping with the loss of routine during the pandemic \(Mayo Clinic\)](#)

Alcohol and Substance Abuse

Since the pandemic began, studies show alcohol consumption has increased. Possible reasons for the increase in alcohol consumption are:

- Expectation of decreased access to alcohol in the future;
- More leisure time and fewer alternative activities; and
- Response to stress.

If you believe you, a family member, or a friend has alcohol or substance abuse problems, resources are available for you:

- The [Kentucky Employee Assistance Program](#) (KEAP) offers assessment and referral services to state employees and dependents. Let KEAP assist with treatment, aftercare, and follow-up planning.
- If you are a KEHP member, you can call the Substance Use Disorder resource line 24/7 at 855-873-4931. Please advise the initial staff member that you speak with of your substance use concern, so that he or she may connect you with a clinical expert trained in substance use disorder treatment. You can talk with these experts confidentially about treatment options, other health or behavioral issues you're having, finding doctors or treatment centers in your health plan that specialize in substance use disorder, and online and mobile tools that may help you or your family member/friend during and after treatment. The support line is open 24/7, so anytime is the right time to call.
- Kentucky Employee's Health Plan (KEHP) members have access to services for support with alcohol and substance abuse issues through LiveHealth Online Behavioral (please refer to the "LiveHealth Online Behavioral" section of the guide for more information).

- Please also review additional alcohol and substance use information provided by the CDC [here](#).

Child Mental/Physical Health

While adults are struggling with the “new normal” that the pandemic brings, so are our children. Issues children face include questionable food supplies, lack of social interaction, isolation, dependency on parents to be their teachers, dependency on technology to interact with others, abuse, uncertainty about the future, and other issues.

Rethink: 800-714-9285 or support@rethinkbenefits.com

Although touted as a resource for caregivers of children with learning disabilities, Rethink is a resource that can benefit parents, grandparents, caregivers, and teachers of all children. Through Rethink, you gain 24/7 access to consultations with a dedicated behavior expert and unlimited use of a website filled with step-by-step videos, resources, and exclusive content developed to help families raising children with learning, social or behavioral challenges, or developmental disabilities. The program has no age restriction, requires no diagnosis, and is completely confidential.

- **Easily Communicate with Your Behavior Expert**
Schedule up to 14 hours per year of virtual appointments, access notes from your dedicated behavior expert, and send messages to communicate updates and ask questions.
- **Save Your Favorites**
The online library includes thousands of step-by-step videos and downloadable, printable tools and research-based resources based on the most requested social, learning, and behavioral topics.
- **Search by Age and Ability**
The library of more than 2,000 lessons are searchable by topic, and Rethink’s Social and Emotional Lessons allow you to search by age or ability, with supports for parents of young children to young adults.

Rethink is available at no cost to all KEHP members and their family members, and you may invite other care team members to access the online tools. Ready to get started? It only takes two minutes to enroll and start learning. Visit <http://kehpr.rethinkbenefits.com/> and use code **KEHP** to enroll.

Related Rethink Links

[Rethink Podcast](#)

[Rethink Webinars](#)

Need Rethink on the go? Download the mobile app for easy access anywhere, any time:

[Rethink for iOS](#)

[Rethink for Android](#)

To learn more about Rethink, see the attached:

[Tips for Parents](#)
[Health Fair Booklet](#)
[Expanded Topics](#)

Other resources for children and parents/caregivers:

- [Helping Children Cope \(CDC\)](#)
- [Talking with children about Coronavirus \(CDC\)](#)
- [Help Children Learn at Home \(CDC\)](#)
- [Tips for Quarantined Parents in the Times of COVID-19 \(APA\)](#)
- [Guide to Well-Being during Coronavirus \(Greater Good\)](#)

Child Abuse

Outside the watchful eye of educators, some fear child abuse may go unnoticed and unreported during the COVID-19 pandemic. Others fear that child abuse may increase during the pandemic. Employees are reminded to monitor child safety and contact their local authorities for assistance in the event child abuse is suspected.

Reporting Child Abuse

- Reporting information may be located at the [Cabinet for Health and Family Services/Child Protect Branch website](#).
- To report child abuse and neglect by telephone, please call, toll-free, any of the numbers listed below:
 - 877-597-2331/877-KYSAFE1
 - 800-752-6200
- You may also [report non-emergency child abuse by fax](#).
- **Call 911 in case of an emergency**

Please also see the [National Domestic Violence Hotline website](#) for information on reporting child abuse.

Impacts of COVID-19 on Children

Please review the following resources for information on the possible impacts of COVID-19 on children:

- [Multisystem Inflammatory Syndrome in Children \(CDC\)](#)
- [Keep Children Healthy during the COVID-19 Outbreak \(CDC\)](#)
- [Children and Stress \(CDC\)](#)
- [Help Stop the Spread of COVID-19 in Children \(CDC\)](#)

LiveHealth Online for Children

Kentucky Employees' Health Plan (KEHP) members have access to medical services and behavioral health services for their children through LiveHealth Online (LHO).

Medical

LHO can help with a variety of conditions such as fever, sore throat, cough and colds, flu, urinary tract infections, sinusitis, allergies, eczema, and heartburn. KEHP members and their dependents who are on the health plan can visit with an in-network board certified doctor 24/7, 365 days a year.

Behavioral

LHO can help with issues such as stress, anxiety, depression, grief, panic attacks, coping with an illness, bipolar disorder, obsessive-compulsive disorder, and post-traumatic stress disorder. KEHP members and their dependents who are on the health plan have access to therapists and board certified psychiatrists through LHO. LHO behavioral services is available for children age 10 and up.

With LHO:

- All services are provided virtually.
- There is no cost for the visits on LHO for KEHP members and their dependents who are on the health plan.
- Visit with an in-network board certified doctor 24/7, 365 days a year.
- Doctors can send prescriptions to the pharmacy you select, if medically necessary.
- Employees who are not KEHP members should check with their health insurance carrier to see if virtual medical services are available. If no such services are available, you can use LHO for a fee.
- To learn more about LHO and how to access services, visit: [LiveHealth Online](#).

Social Health

It is difficult to be socially healthy during a pandemic: standing 6 feet apart, wearing face coverings, and limiting activities where we gather together. Regardless, it is important to stay connected to others for a variety of reasons: to commiserate, it makes us happier, we feel less stress, and it motivates us to take care of ourselves. Here are some ways to stay connected while staying safe:

- Take time to celebrate. Celebrate retirements, birthdays, and other special occasions by hosting virtual meetings, making signs and setting up a drive-by, mailing cards, making a group video – search online for creative group video ideas, or sending a surprise package for the employee to open during a virtual meeting. Connect with family through FaceTime, Skype, or Google.
- Connect with family and friends through social media.
- Participate in virtual social events such as cooking classes, team games, and virtual potlucks.
- Engage in wellness challenges with family or friends. Challenges can be related to walking, running, or other exercise activity.
- Employees who enroll in KEHP health coverage or waive health coverage have access to StayWell, the KEHP's wellness vendor.
 - Earn up to \$200 per year in rewards, in the form of gift cards or merchandise
 - Earn up to \$480 per year in premium discounts by completing a health assessment or biometric screening between January 1 and July 1.
 - Access health coaches, nutrition information, wellness activities, meditation guidance, educational resources, and other wellness tools.
 - For more information on StayWell:
 - Telephone StayWell at: 866-746-1316
 - Submit an email to: KEHPlivingwell@staywell.com

Resources for Managers:

Tips for Managing Telecommuting Employees

Managers can support the health of telecommuting employees in the following ways:

- Check in with staff regularly:
 - Communicate with employees and be deliberate about communications.
 - Share what you know about the employer's plans to return-to-work.
 - Educate employees and keep them updated about new rules and guidance related to COVID-19.
 - Do not hold back on bad news. Employees feel better being in-the-know.
 - Prevent the spread of rumors and gossip. Keep employees updated on what is happening and invite questions.
 - Make sure employees have what they need to work from home; work together to address any barriers that may be making on-site or remote work more difficult.
 - Let your employees know that you are thinking about them. Build in some social talk time before getting to business. Ask questions such as, "How was your weekend?" or "What are you doing this weekend?"
 - It is appropriate to continue to expect your employees to complete their work, even if they are working remotely. It is up to you, the manager, to clearly communicate the continued goals and expectations. Communicate in a variety of ways, both individually and with the entire team.
 - A feeling of isolation or lack of belonging can be a common complaint with telecommuting. Provide opportunities to connect at work through [virtual meetings](#) or virtual group celebrations. Utilize technology (Skype, Teams, etc.) to make your availability status known, so employees can communicate with you when they need you.
 - Remember to continue to show [appreciation and celebrate](#) accomplishments and milestones.
- Understand that periods of heightened emotions (worry, frustration) are normal during periods of uncertainty. Offer encouragement and support. Continue to focus on ways to motivate staff and help them stay engaged and productive. This can be as simple as asking each employee how they are adjusting to telecommuting and actively listening to their concerns.
- If an employee alerts you to personal concerns or a pattern of deteriorating performance begins to develop, make sure you know how to refer them to their [employee assistance program](#).
- Encourage and model good [self-care](#).
- Employee burnout – encourage employees to separate work life from home life by taking time off, taking regular breaks, taking lunch, or taking a walk.

- Prepare for increased absenteeism: as children go back to school, parent-employees may find themselves trying to balance work with caregiving and teaching. Employers should be empathetic and as flexible as possible regarding work schedules and meetings.
- Use engagement surveys for employees who may not vocalize their concerns. Example: [Sample Work From Home Pulse Survey - COVID-19](#)

Tips for Managing Virtual Meetings

- Do not over invite. Remote meetings plummet in quality as size increases. In most instances, virtual meetings can be recorded. Let non-essential members off the hook, and share the recording upon meeting completion. However, be mindful that some employees may feel excluded; therefore, give them the option to attend future meetings.
- Sharpen the agenda. Organize the agenda as a set of questions. It creates focus and helps ensure the meeting's success.
- Interject some humor to virtual meetings by starting with an icebreaker.
- Active facilitation is key. Meeting leaders should attempt to draw virtual attendees in and encourage each individual's participation during the meeting.
- Encourage feedback from meeting participants. There are some great applications available that allow participants to vote in real time to help facilitators gauge consensus.
- Have all users mute their microphones when not speaking and minimize distractions in their physical space.
- If meeting attendees are not familiar with one another, have everyone identify themselves prior to speaking.
- Establish some norms about what makes a good remote meeting, such as keeping contributions to no more than 60 seconds, so everyone has a chance to speak.
- Have instant messenger or chat room technology in place. This way folks can notify you during the meeting if they need to speak or ask for something to be repeated.
- End meetings well. Leave a few minutes to clarify takeaways. Identify the directly responsible person for each action item, so no one leaves wondering what was accomplished.
- Ask people how the meetings are going. Send a quick survey periodically; ask what is going well, what is going not so well, and ask for ideas for improvement. Take the challenge to make your remote meetings different and worth the time invested.

Tips for Employees Returning to Work

Support employee mental health when employees are returning to work or already working onsite in the following ways:

- Communicate with staff about any return to work plan details that are known.
- Explain to the employee why their position is essential and requires on-site work, when other employees may continue to telecommute.
- Let employees know, to the extent possible, that notice will be given for major changes.
- When possible, allow employees to have input into the return to work plan.
- Support employee [mental health](#) when reopening the workplace.
- Assure your employees that the employer will take measures to ensure their safety such as supplying facemasks, cleaning surfaces often, practicing social distancing, supplying hand sanitizers, and requiring a self-health assessment.
- Ensure all employees understand the [health screening requirements](#) and are aware of what they should do if they become ill, including how to utilize their leave time.
- Check in with staff regularly and actively listen to any concerns. Express appreciation to employees for continuing to do essential tasks in challenging times.

Other Resources

- [A Guide to Managing Your Newly Remote Workers](#)
- [Top 15 Tips to Effectively Manage Remote Employees](#)
- [Welcoming Employees Back to Work After COVID-19](#)
- [7 Tips on Returning to Work after COVID-19](#)

Videos to Watch

- [Virtual Meeting Etiquette Tips](#)
- [9 Tips for Running an Effective Virtual Meeting](#)
- [Best Practices on Leading a Remote Team](#)
- [Keep Your Team Connected While You're Apart](#)
- [10 Quick Tips to Make Remote Meetings Work](#)

Financial Health

Employees not only need to focus on their physical and mental health, they also need to consider their financial health. Financial health is a term used to describe the state of one's personal monetary affairs. It includes the amount of money you save, the amount you are putting away for retirement, your expenses, and your investment in life insurance for your family's future.

Kentucky Public Employees' Deferred Compensation Authority (KDC)

The Kentucky Public Employees' Deferred Compensation Authority (KDC) is authorized to provide administration of tax-deferred supplemental retirement plans for all state, public school and university employees, and employees of local political subdivisions that have elected to participate. KDC works with Nationwide Retirement Solutions to provide employees with the tools and information they need to feel confident about investing for retirement. Employees can reduce taxes by enrolling in KDC and funding a retirement account with pre-tax dollars from their paycheck. You may find additional KDC information at:

- [Kentucky Deferred Comp: Enroll In Your Plan](#)
- [Kentucky Employees' Deferred Compensation \(KDC\): 800-542-2667](#)
- [Kentucky Deferred Comp and Retirement Website](#)
- Looking for a retirement specialist near you: [KDC Retirement Specialist Director](#)
- Register for a webinar and learn more about saving for retirement: [KDC webinars](#)
- Check out the Consumer Financial Protection Bureau resources to help you make financial decisions: [Protecting your finances during the coronavirus pandemic](#)

Employees are also reminder to review information on Flexible Spending Accounts in the above "Health and Wellness, Physical Health Resources" section of the guide.



Life Insurance

As an employee, your employer provides \$20,000 of basic life insurance coverage to you at no cost! In addition to the free \$20,000 of life and accidental death and dismemberment (AD&D) coverage, you have the option to purchase additional life insurance for you and your eligible dependents. The basic and optional term life insurance plans also provide AD&D benefits, providing additional financial protection in the event of death or injury caused by certain accidents.

Click [here](#) for more information about life insurance rates and enrollment.

Kentucky Retirement Systems

Interested in retirement? Contact the Kentucky Retirement Systems at 800-928-4646 or visit the [KRS website](#) to learn more about retirement.